This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claims 1-20 (canceled)

21. (previously presented) A method of processing customer transactions, which comprises the steps of:

providing a plurality of customer facing utility systems;

providing a plurality of street side utility systems which operate to communicate with financial exchanges to execute customer orders;

providing a firm side utility system which operates to settle orders and update account balances;

providing a plurality of sets of customer facing data, wherein each set of customer facing data has a corresponding customer facing utility system;

wherein each set of customer facing data includes a first type of data which can be written to by its corresponding customer facing utility system, and a second type of data which is provided by the firm side system, and the second type of data cannot be written to by the corresponding customer facing utility system, and a third type of data which is provided by the street side utility systems, and the third type of data cannot be written to by the corresponding customer facing utility system;

providing a set of firm data which includes a first type of data which is provided by the customer facing utility systems and the first type of data cannot be written to by the firm utility system, and a second type of data which can be written to by the firm utility system, and a third type of data which is provided by the street side utility systems, and the third type of data cannot be written to by the firm utility;

providing a plurality of sets of street side facing data, wherein each set of street side facing data has a corresponding street side utility system;

wherein each set of street side facing data includes a first type of data which is provided by the customer facing utility systems, and the first type of data cannot be written to by the corresponding street side system, and a second type of data which is

Atty Docket No.: SCHB-3600

20193\856860.1

provided by the firm side utility system, and the second type of data cannot be written to by the corresponding street side utility system, and a third type of data which can be written to by its corresponding street side utility system;

receiving a customer transaction request at a first customer facing utility system of a plurality of customer facing utility systems;

creating a record of said transaction request;

writing said transaction request record to a first set of customer facing data of the plurality of sets of customer facing data sets, wherein the transaction request is of the first type of data;

replicating said transaction request record to each of the plurality sets of customer facing data;

sending said transaction request from said first customer facing utility system to a first street side utility system of the plurality of street side utility systems;

executing said transaction request at the first street side utility system; creating a record of said transaction execution;

writing said transaction execution record to a first set of street side facing data which corresponds to the fist street side utility system, wherein the record of said transaction is of the third type of data; and,

replicating said transaction execution record to each of the plurality of sets of customer facing data.

Claim 22. (canceled)

- 23. (previously presented) The method as claimed in claim 21, wherein said transaction request is a buy order.
- 24. (previously presented) The method as claimed in claim 21, wherein said transaction request is a sell order.

Atty Docket No.: SCHB-3600

20193\856860.1

- 25. (previously presented) The method as claimed in claim 21, wherein said transaction request is a cancel order.
- 26. (previously presented) The method as claimed in claim 21, wherein said transaction execution includes the step of filling an order.
 - 27. (previously presented) The method as claimed in claim 21, including the steps of: receiving a customer transaction inquiry at one of said customer facing utility systems;

determining status of a transaction based upon transaction records in the set customer facing data corresponding with said one customer facing utility system.

Claims 28-44. (canceled)

Atty Docket No.: SCHB-3600

20193\856860.1